

**Information to identify the case:**

Debtor 1	<b>Bert M Heer</b>	Social Security number or ITIN	xxx-xx-9727
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Carmella M Heer</b>	Social Security number or ITIN	xxx-xx-6667
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-29889-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bert M Heer

Carmella M Heer

11/14/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bert M Heer  
 Carmella M Heer  
 Debtors

Case No. 13-29889-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db/jdb  
 aty +Bert M Heer, Carmella M Heer, 1166 Mallard Way, Elmer, NJ 08318-9182  
 +Leah A. Bynon, United States Attorney's Office, 970 Broad St., Suite 700,  
 Newark, NJ 07102-2527  
 aty Veroneque Annette Theresa Blake, Udren Law Offices, P.C., 111 Woodcrest Rd, Suite 200,  
 Cherry Hill, NJ 08003-3620  
 cr +Finance of America, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3400  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071  
 cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366,  
 UNITED STATES 75266-0366  
 cr +U.S. Dept. of Housing and Urban Development, U.S. Attorneys Office, 970 Broad Street,  
 Suite 700, Newark, NJ 07102-2534  
 514408480 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514204186 +Dept Of Ed/Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 516112922 +Finance of America, LLC, c/o LoanCare, LLC, 3637 Sentara Way,  
 Virginia Beach, VA 23452-4262  
 516112923 +Finance of America, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452,  
 Finance of America, LLC, c/o LoanCare, LLC 23452-4262  
 516227900 +Finance of America, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 514204187 +Fort Billings Fcu, 962 Billingsport Rd, Gibbstown, NJ 08027-1121  
 514231229 +Fort Billings Federal Credit Union, 900 Billingsport Rd, PO Box 369,  
 Paulsboro, NJ 08066-0369  
 514331629 Gateway Funding Diversified Mortgage, Ocwen Loan Servicing LLC, Attn Bankruptcy Dept,  
 110 Virginia Drive Ste 175, Ft. Washington, PA 19034  
 514330705 +Gateway Funding Diversified Mortgage Services, L.P, c/o Zucker Goldberg & Ackerman,  
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 514204190 +HUD - Wells Fargo Loan per modification, P.O. Box 10335, Des Moines, IA 50306-0335  
 514273898 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX901032,  
 Ft. Worth, TX 76101-2032  
 517787657 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
 Oklahoma City, OK 73118-6051  
 517787658 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,  
 Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051  
 514204194 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan, 2901 Kinwest Parkway, Irving, TX 75063)  
 514232362 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
 514204196 Ocwen Loan Servicing, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780  
 515190825 +South Jersey Gas, 1 South Jersey Plaza, Hammonton, NJ 08037-9100  
 514204199 +TdrCs/Furniture First, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 515190824 +The Landis Sewerage Authority, 1776 S Mill Road, Vineland, NJ 08360-6200  
 514402968 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585  
 515190827 +Vineland Electric, 415 N West Ave, Vineland, NJ 08360-3680  
 515190826 Vineland Municipal Utilities, 40 E. Wood Street, PO Box 1508, Vineland, NJ 08362-1508  
 514397732 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2018 01:45:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516613234 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 15 2018 01:45:59  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 516613233 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 15 2018 01:45:59  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146-1837  
 514204181 EDI: CAPITALONE.COM Nov 15 2018 05:48:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514292277 EDI: BL-BECKET.COM Nov 15 2018 05:48:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514204182 +EDI: CAUT.COM Nov 15 2018 05:48:00 Chase, Po Box 901076, Ft Worth, TX 76101-2076  
 514204183 +EDI: CHASE.COM Nov 15 2018 05:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514204184 +EDI: WFNNB.COM Nov 15 2018 05:48:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,  
 Westerville, OH 43081-2873  
 514204185 +EDI: WFNNB.COM Nov 15 2018 05:48:00 Comenity Bank/Pier 1, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 514461844 EDI: RMSC.COM Nov 15 2018 05:48:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 514204188 +EDI: RMSC.COM Nov 15 2018 05:48:00 Geerb/Amazon, Po Box 981400, El Paso, TX 79998-1400

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: Nov 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514204189 +EDI: RMSC.COM Nov 15 2018 05:48:00 Gecrb/Gapdc, Po Box 965005, Orlando, FL 32896-5005  
514274393 EDI: CAUT.COM Nov 15 2018 05:48:00 JPMorgan Chase Bank, NA, PO Box 29505 AZ1-1191,  
Phoenix, AZ 85038-9505  
514204191 +EDI: CBSKOHL.S.COM Nov 15 2018 05:48:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
514204192 +EDI: TSYS2.COM Nov 15 2018 05:43:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999  
514204193 +E-mail/Text: bmyers@memberonenj.org Nov 15 2018 01:45:19 Members 1st Of Nj Fcu,  
37 W Landis Ave, Vineland, NJ 08360-8122  
515190823 E-mail/Text: litigationintake@metlife.com Nov 15 2018 01:46:22 Metlife, PO Box 572,  
Des Moines, IA 50306-0572  
516347678 EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
516347679 EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
514447077 EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
514441961 EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recovery Associates, LLC, c/o Gap,  
POB 41067, Norfolk VA 23541  
514340853 EDI: Q3G.COM Nov 15 2018 05:49:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
514578105 EDI: NAVIENTFKASMDOE.COM Nov 15 2018 05:48:00 Sallie Mae Inc. on behalf of the,  
Department of Education, P.O. Box 740351, Atlanta, GA 30374-0351  
514459599 EDI: TDBANKNORTH.COM Nov 15 2018 05:48:00 TD Bank, N.A., Attn: Philip McCormack,  
PO Box 9547, Portland, ME 04112  
514204197 EDI: TDBANKNORTH.COM Nov 15 2018 05:48:00 Td Bank N.A., 32 Chestnut St,  
Lewiston, ME 04240  
514204198 EDI: TDBANKNORTH.COM Nov 15 2018 05:48:00 Td Bank N.A., 70 Gray Rd, Portland, ME 04105  
514204201 EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701  
514204200 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517  
514400476 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank, NA, Attn Bankruptcy Dept,  
MAC#D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
514228425 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Gateway Funding Diversified Mortgage Services, L.P  
cr Wells Fargo Bank, NA  
516633726\* +Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
516633725\* +Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
514204195\* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
(address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
TOTALS: 2, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 61

Date Rcvd: Nov 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company njecfmail@mw-c-law.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Elizabeth L. Wassall on behalf of Creditor Gateway Funding Diversified Mortgage Services, LP ewassall@logs.com, njbankruptcynotifications@logs.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Robert J. Malloy on behalf of Creditor Members 1st Federal Credit Union ecf.rjmalloylaw@gmail.com  
Steven P. Kelly on behalf of Creditor Finance of America, LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Thomas G. Egner on behalf of Joint Debtor Carmella M Heer tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.com; mfunk@mcdowelllegal.com  
Thomas G. Egner on behalf of Debtor Bert M Heer tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.com; mfunk@mcdowelllegal.com

TOTAL: 16